

Philadelphia and Suburban Mortgage Guarantee Company

Assets and Liabilities

As of close of business March 31st, 1925.

ASSETS

Cash	\$34,441.10
Mortgages	994,815.00
Investments	176,200.00
Office Equipment	1,477.91
Interest Accrued	10,757.25
	<hr/>
	\$1,217,691.26

LIABILITIES

Capital (Full paid)	\$500,000.00
Surplus (Earned)	100,000.00
UNDIVIDED PROFITS	52,715.38
Notes Payable	31,368.00
Reserved for Interest on Operations	18,234.01
Reserved for Recording	344.25
Due on Operation Mortgages	499,939.62
Guaranteed Mortgage Certificates	15,090.00
	<hr/>
	\$1,217,691.26

GUARANTEES OUTSTANDING—\$1,635,415.00

SAMUEL K. JOSEPH,
Treasurer.

St. Barnabas Protestant Episcopal Church



Easter Day, 1925

BELL PHONE

Richard C. Flounders

Paperhanging Decorating

6112 Master Street

Bell Phone

Thos. S. Flounders

Contracting Painter

6110 Master Street

DIRECTORY

**St. Barnabas
Protestant Episcopal
Church**

64th Street and Haverford Ave.

Philadelphia

REV. JOSEPH MANUEL, Rector

6400 Haverford Avenue

Bell Phone

Easter Day, 1925

ARTHUR L. BOWERS, Publisher
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Easter Day, 1925—

My Dear Friends of St. Barnabas:—

We greet you on this Glad Easter Day! We hope that every high and Holy Spiritual Blessing may descend upon you on this Happy Easter Morning.

It is now two years since a Directory was issued. If there are mistakes in this, overlook it. None of us can claim perfection. But there will not be an intentional mistake. Any mistake may be as much the fault of others as of the one who gets out the Directory; for it is very difficult to keep up with all the changes of residence that constantly go on, unless people take the trouble to write it down and hand it to us. We want every one's name to go into the Directory if they desire it there.

We need a **Better, Bigger** and more Blessed St. Barnabas'. The way to bring that about is for each one to become Better, Bigger and more Blessed. The chain is no stronger than its weakest link. A parish is composed of individuals. If the Parish is fine and noble it is because the people who make up the Parish are all that. The cry on all sides to-day is for Quality of life more than Quantity. We may do something to improve conditions, but that does not mean that life itself is going to be steadily improved. The way to make a Better, Bigger and more blessed Parish is for all to go to work, all work all the time, all work together all the time with God. Such a condition as that would work a wonderful transformation in the individual, the Parish and the Community in which the Parish is located. Don't find fault, except with yourself. Don't criticise just to complain. Don't think that your way is the only one. One of the Preachers this Lent said, when a mule is kicking, it is a sure sign that he is not pulling. Don't make your own personal feelings a condition of working with God. It is more important for us to be on God's side than for God to be on our side. A lot of Episcopalians need to be Converted, for they seem to have lost interest in Church Attendance and in the cultivation of the Grace of God within them. Every Christian man and woman ought to feel below par at the close of Sunday if they have failed to be present in the House of the Lord on the Lord's Day to acknowledge the source of "Every good and perfect gift." Rest assured that as Christians we are not making our calling and election sure if we neglect the Worship of God on Sundays. All the things that tend to divert us, the things we feel are fine and pleasant, would not have been ours to enjoy to-day had it not been for the ones gone before.

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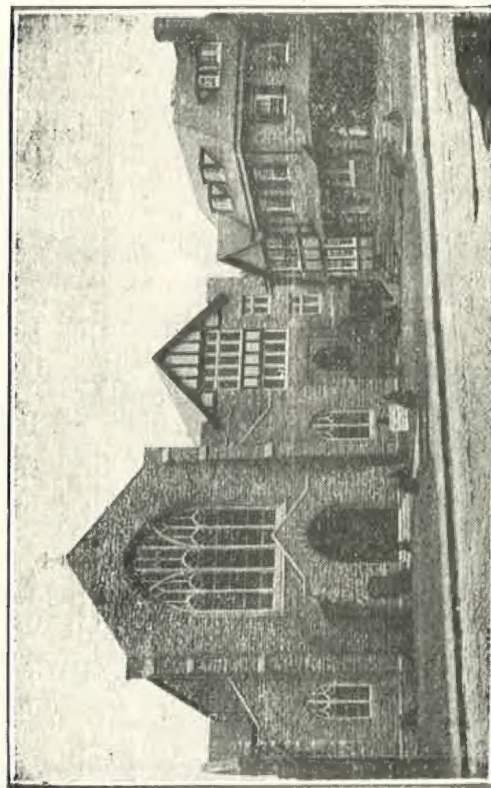
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St. Barnabas Church and Rectory

PROGRESS

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Order of Services

Holy Communion every Sunday at 8 A. M.
Morning Prayer and Sermon at 10.45.
Evening Prayer and Sermon at 7.45.
Holy Communion every Holy Day at 8 A. M.
Holy Baptism the First and Third Sunday at 3.30.
Sunday School at 2.30. Summer months before Morn-
ing Service.

PARISH ORGANIZATIONS

Vestry

Charles Cave, Warden, 1314 N. Robinson Street.
Jos. W. Thompson, Treasurer, 1710 N. 61st St.
Samuel Corson, Secretary, 5919 Turner Street
Louis Test, Warden, 119 N. 63rd Street.
Dr. John W. Eckfeldt Thomas Shaw
John Roebuck Frederick Jarvis
Edward Williams Joseph Dixon
George Rollinson Frederick Langley

Parish Guild for Women

Rector—
Mrs. Frederick Jarvis, Treasurer, 5908 Master St.
Mrs. John W. Eckfeldt, Secretary, 6312 Vine Street.
Meets First Tuesday, 8 P. M.

Woman's Auxillary

Mrs. Sarah Smythe, President.
Mrs. Catherine Summington, Treasurer.
Mrs. John Roebuck, Secretary.
Meets Second Wednesday, 8 P. M.

Chancel Guild

The Rector—
Mrs. Thomas Ashworth, Treasurer, 1534 N. 56th St.
Miss Emma Siegrist, Secretary, 6014 Kershaw St.
Miss Alice Hawkins Mrs. James MacCracken
Miss Olivia Bates Mrs. Samuel Corson
Miss Helen Leger Miss Rebecca Knight
Miss Mima Murphy

Girls' Friendly Society

President, Miss Margaret Smythe, 6339 Vine Street.
Associates:—
Mrs. Chas. Cave Mrs. F. Richards
Mrs. Samuel Corson Miss Emily E. Smythe
Mrs. McFeeters Miss Mary Smythe
Mrs. Wm. Moninger

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Vice Chairman, Miss Edith Baird.

Secretary, Miss Eleanor Wiley.

Treasurer, Miss Esther Hamilton.

Meets Monday Nights at 8 O'Clock

Candidates Class

Associates:—

Miss P. Morgan
Mrs. F. Richards
Miss M. Smythe

Mrs. Helper
Mrs. R. Pyle

Sunday School

Superintendent, Rector.

Main School

Secretaries, Mr. Samuel Corson, 5919 Turner Street.
Mr. Albert Roebuck.

Bible Classes

Teachers

Mrs. Sarah Smythe
Mr. J. W. Thompson

Miss Margaret Smythe

Main School

Teachers

Mrs. Carrie Printz
Miss Esther Hamilton
Miss Emily Smythe
Miss Rosette McClintock
Miss Florence Philson
Miss Alice Scola

Miss Mary Cope
Miss Martha Brooks
Miss Marion Van Sant
Mr. George Anderson
Mr. Harold Force
Mr. John Roebuck

Primary School

Mrs. Catherine Simmlington Miss Lillian Smythe
Miss Mary Smythe Mr. Joseph Roebuck
Secretaries—Wayne Jarvis, Francis Cave.

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Dentist

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Memorial Flowers

January:—

First Sunday—Mrs. Higgs.
Third Sunday—The Misses Hawkins.
Last Sunday—Mrs. Wm. H. Russell.

February:—

First Sunday—Mrs. A. Leger.
Second Sunday—The Misses Graham.
Third Sunday—Mrs. Charles Cave.

March:—

First Sunday—The Misses Graham.
Second Sunday—Mrs. Sarah Smythe.
Fourth Sunday—Mr. M. Walker.

April:—

First Sunday—The Misses Owen.
Fourth Sunday—Mrs. Walter Free and Mrs. R. Willie.
Last Sunday—Mrs. J. H. Stevens.

May:—

First Sunday—Miss Helen Seger.
Second Sunday—Mrs. Amy Brooks.
Third Sunday—Mrs. Emily Roebuck.

August:—

First Sunday—Mrs. William Garrett.
Third Sunday—Mrs. Sarah Smythe

September:—

Second Sunday—The Misses Hawkins.
Fourth Sunday—Mrs. Sarah Schmid.

October:—

Third Sunday—Mrs. John Cave.
Last Sunday—G. F. S.

November:—

First Sunday—Mrs. Joseph Walcome.
Last Sunday—Mrs. Charles Cave.

December:—

First Sunday—The Misses Graham.
Second Sunday—Mr. Harry Randall.
Third Sunday—Mrs. Wm. Garrett.

ALMS

As you can see, the loose money on the Alms Basins the first Sunday of the month is very meager. All our people take Envelopes, or should do so, but all the money for The Poor of the Parish is what is put on the Alms Basin the first Sunday of each month. One good family always remembers to put a dollar on the Basin the first Sunday, but with that generous gift we average only about \$5.00 per month. That is not nearly enough to meet the needs of the Parish. I wish that our people could keep in mind the Loose Offering on the first Sunday of each month, and remember that the poor we have always with us. With a little thought about this matter, we might increase this amount considerably; and it needs sorely to be increased, if your Rector is to do this important work as your Almoner.

ENVELOPES

We still need to emphasize the importance of each person interested in the good work of the Parish taking Envelopes. Not what we have left over, but the "First fruits of our increase" should be set aside for the Lord and His work. Giving to the material support of the Church of the Living God, should be just as much a part of one's Christian life as Prayer, Praise, Worship and coming to the Holy Communion. If anything is true in this matter of giving this is true:—"There is he that scattereth and yet increaseth, and there is he that withholdeth and yet it tendeth to poverty." We preach the Glorious Gospel that people can be rich without money, but a Church cannot pay its Bills unless the people give that money. Let each member of the Congregation take Envelopes and give generously to the support of the Parish. If you value the Things of True Worth, you will not ask How Little but How Much you can give to the Church.

We trust that the Coal Envelope to be turned in on the first Sunday of each month, a new departure, will be kept in mind by our people. But five or ten cents in the Envelope will not raise the money needed for Coal. This is an expensive item of Expense in this Parish; for it takes

a lot of Coal to keep the Buildings warm in the cold weather. An account is kept of the amount each one gives month by month in the Coal Envelope and the ones who gave as much through the Coal Books will not be approached on the matter at the end of the year. But if the amount needed is not enough to pay for the Coal, then an effort should be made so that the ones who give very little will be approached to add to what they put in the Envelope. That can be the only way to raise the needed money for the Coal.

THE ENDOWMENT FUND OF ST. BARNABAS CHURCH

Under the Will of the late Mrs. Eleanor Ogilby, widow of one of the Ministers of this Parish, St. Barnabas' is the Beneficiary of Two Electric Texas Bonds of \$500.00 each. Mrs. Ogilby always had a tender regard for the people of St. Barnabas. Mrs. Ogilby died in the Hospital at Atlantic City, but her home was in Raleigh, N. C.

We shall now have in the Endowment Fund the sum of \$5,000.00, as follows: Norris Fund, \$1000.00; Cooper Fund, \$1000.00, Harriet Smiley Fund, \$1000.00; Amanda Humphries Fund, \$1000.00, and the Edward Ogilby Fund, \$1000.00. What our Parish needs is a much larger Endowment Fund. Our people might keep this Fund in mind and add to it, no matter how little, from time to time. An Endowment Fund of \$50,000.00 would insure the Perpetuity of the Parish of St. Barnabas Church; and we ought to have not less than that.

THE RECTORY

The Rectory is sadly in need of painting. Who will go to work and interest themselves in this matter sufficiently to devise some way for raising the money needed to do this work? It would be a fine thing if some Organization of the Parish would assume this obligation. It will cost about \$150.00. Church Property should be kept in the pink of condition. This Rectory is owned by the Church and every member ought to feel a pride in seeing that it is kept looking spick and span.

THE BASEMENT

As we all know the Basement has been in an unusable condition for a long time. And for the past three years it has gone from bad to worse, until it was becoming unsanitary, and something simply had to be done. We got up a spurt and tried to raise enough money to put it in first-class condition. At first we thought that about \$1500.00 would cover the cost of the repairs, including the fixing up of the old kitchen. Then we discovered that it would take not less than \$2500.00. Towards this amount in round figures we can say that we have \$1400.00. The Rector has secured a gift from one of the Diocesan Societies to the amount of \$500.00. But this must be the final payment. It is sure, only it must be the final amount on the total cost. So you see that we still need \$600.00 if we are to finish the Repairs. Which means that we shall have to raise \$600.00 in some way. We hope that everybody will be ready to work in a Fair of some kind in the Fall so that we can raise the remaining \$600.00 and put th Basement into an attractive and unusable condition. The Vestry and the Rector feel that too many people are finding fault that the Basement is not put into shape for the use of the boys and girls but these same people are not doing much about giving to make it possible. This is a matter that should concern every person really interested in the good work of the Parish and not just a part of the people. Don't find fault with the Vestry and Rector because this work is not done, but come forth with some constructive plan for completing the work, which means giving toward the object or helping to do something to raise the amount of money needed. When the Basement is finally finished, it will be an attractive place and most useful, but it is not going to get people to Heaven; people don't go that way. We go to heaven by doing God's will and walking in His Commandments, and by attending the means of Grace provided for fitting us not for some far-off land of Bliss, but for a fine, real heaven in our hearts here and now, as a preparation for the "Land of Pure Delight" hereafter. The Church is not a machine but a Fellowship, the Instrument of the Holy Spirit.

These Members of the Parish have passed away since the last issue of the Directory:—

Mrs. Ann Rollinson	Mrs. Ball
Miss Amanda Humphries	Mr. Thos. Barnard
Mrs. M. Frankenberger	Mrs. Turner
Mrs. Susan Herbert	Mr. Harry Philson
Mr. Matthew Walker	Mrs. Ann Cooper
Mrs. A. Leger	Mr. John Aspden
Mrs. Mercer	

Some of these persons were among the most faithful members St. Barnabas' ever had. I cannot get used to not seeing Mrs. Turner, Mrs. Cooper, Mrs. Rollinson, Mr. Walker, Mrs. S. Herbert and Mrs. Leger either at Church or in their homes. Shall we ever get anybody to take the place of good Mrs. Rollinson!!!

Thou art gone to the grave: We no longer behold thee,
Nor tread the rough paths of the world by thy side;
But the wide arms of mercy are spread to enfold thee,
And sinners may hope, for the Saviour hath died.

The following persons were presented to the Bishop to receive the laying on of Hands, Sunday, March the 29th:

Mrs. Helen I. Broecker	Olga Elias
Miss Martha Filler	Peral Leshar
Miss Grace Griffith	Joel Jarvis
Miss Hilad Williams	Albert S. Willey
Miss Florence Brown	Harold Johnson
Violet McGown	Lawrence Heacock

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Membership List

A

Allamby, Mrs. A. G.	5914 Nassau Road
Allen, Miss Malvina	340 N. 63rd St.
Anderson, George White	5544 Girard Ave.
Ashworth, Thomas	1534 N. 56th St.
Ashworth, Mrs. Thomas	1534 N. 56th St.
Adams, Annie	Maryn Road

B

Baird, Mrs.	1521 N. Edgewood St.
Baird, Mr. A.	1521 N. Edgewood St.
Bates, Isaac	City Line, Overbrook
Bates, Mrs. Alice	City Line, Overbrook
Bates, Miss Olivia	City Line, Overbrook
Bates, William	City Line, Overbrook
Bates, Marion	City Line, Overbrook
Ball, Elizabeth	6721 Leeds St.
Ball, Robert	6721 Leeds St.
Ball, John	6721 Leeds St.
Ball, Joseph	6721 Leeds St.
Barto, Mrs. A. B.	6013 Kershaw St.
Barto, Conrad D.	6013 Kershaw St.
Barto, John	6013 Kershaw St.
Barto, Alfred B.	6013 Kershaw St.
Boles, David	Highland Ave., Merion
Boles, Mrs. David	Highland Ave., Merion
Boles, Miss D.	Highland Ave., Merion
Boles, Miss R.	Highland Ave., Merion
Baumgartner, Miss Mildred	5829 Master St.
Baumgartner, Miss Ethel	5829 Master St.
Bergstresser, Albert E.	109 Chestnut St., Narberth, Pa.

B

Baird, Miss E.	937 Flanders Road
Baird, Miss Edith	937 Flanders Road
Barnard, Wm.	1502 N. Felton St.
Bergstresser, Mrs. Carola	109 Chestnut St., Narberth, Pa.
Berlan, Mrs. B. B.	925 Flanders Road
Blair, Miss Elizabeth	707 N. 64th St.
Bowen, Robert O.	1549 N. Felton St.
Bowen, Mrs. Edith H.	1549 N. Felton St.
Borden, Mrs. H. G.	6308 Vine St.
Boyd, Mrs. Caroline	38 Yewdell St. So.

Phone: All. 2085

X Ray Work

Dr. J. Harold Scholz

Dental Surgeon

5906 W. Girard Ave.

Philadelphia

Boyd, Wm.	6320 Haverford Ave.
Brown, Mr. Thomas	1402 N. 62nd St.
Brown, Miss Florence A.	2612 So. Robinson St.
Brown, James A., Sr.	1402 N. 62nd St.
Brown, Mrs. J. A.	1402 N. 62nd St.
Brown, James A., Jr.	1402 N. 62nd St.
Brown, Mrs. Thomas	1402 N. 62nd St.
Brown, Mr. Thomas	6034 Kershaw St.
Brown, Mrs. Elizabeth D.	6325 Vine St.
Brown, Miss F.	6325 Vine St.
Broecker, Mrs. Helen	1725 N. 59th St.
Brooks, Mrs. Amy B.	6021 Callowhill St.
Brooks, Martha E.	6021 Callowhill St.
Bunch, Mrs. Elizabeth A.	6016 Media St.
Bunch, Elmer, Jr.	1434 N. Robinn St.
Bunch, Mrs. Hilda	1434 N. Robinn St.
Bryan, James G.	820 Wynnewood Road
Bryan, Mrs. James G.	820 Wynnewood Road
Burk, Mr. Edward	1424 S. 57th St.
Burk, Mrs. Edward	1424 N. 57th St.

C

Campbell, Mrs. Alice	939 Flanders Road
Cave, John	810 Wynnewood Road
Cave, Mrs. John	810 Wynnewood Road
Cave, Miss Helen	810 Wynnewood Road
Cave, Charles	1314 N. Robinson St.
Cave, Mrs. Leah	1314 N. Robinson St.
Cave, Sheridan	1415 N. 61st St.
Cave, Mrs. Sarah F.	1415 N. 61st St.
Cave, Marshall	1415 N. 61st St.
Cave, Francis	1415 N. 61st St.
Cave, Beatrice	1415 N. 61st St.
Cave, William	6153 Haverford Ave.
Cave, Mrs. William	6153 Haverford Ave.
Cave, Gertrude E.	6153 Haverford Ave.
Cave, Mildred	6153 Haverford Ave.
Cave, Walter Herbert	1329 N. Robinson St.
Cave, Mrs. Helen Brown	1329 N. Robinson St.
Campbell, Mrs. Alice B.	1530 N. Edgewood St.
Cobb, Mrs.	5443 Hunter St.
Cobb, Samuel	5443 Hunter St.
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Cox, Mrs.	547 N. Wanamaker St.

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Corson, Mrs. Samuel H.	5919 Turner St.
Clough, Henry	1238 N. Frazier St.
Clough, Mrs. M. L.	6552 Haverford Ave.
Cope, Oliver	1325 N. Redfield St.
Cope, Mrs. Oliver	1325 N. Redfield St.
Cope, Charles Oliver	1325 N. Redfield St.
Cope, Mary Elizabeth	1325 N. Redfield St.
Cressman, Oscar O.	5934 Jefferson St.
Cressman, Mrs. Mabel A.	5934 Jefferson St.
Cressman, Ida U.	5934 Jefferson St.
Cressman, Kathryn U.	5934 Jefferson St.
Carothers, John C.	6139 Haverford Ave.
Carothers, Mrs. Grace	6139 Haverford Ave.
Clauson, William E.	998 N. 66th St.
Clauson, Bessie P.	998 N. 66th St.
Clauson, Lorraine	998 N. 66th St.
Clarke, Margurita	1556 N. Felton St.

D

Davis, Mr. Clarence Z.	S. E. Cor. Media and Redfield Sts.
Davis, Mrs. Clarence Z.	S. E. Cor. Media and Redfield Sts.
Dixon, Joseph	1329 N. 55th St.
Dixon, Mrs. Joseph	1329 N. 55th St.
Dietrich, Mrs. P. A.	6146 Oxford St.
Dougherty, Mrs. William	6018 Media St.
Duff, Alma Lowry	2511 S. 62nd St.
Duff, Albert E.	2511 S. 62nd St.
Duff, Mrs. Mattie Lowry	2511 S. 62nd St.
Donkin, Mrs.	5832 Lansdowne Ave.

E

Eckfeldt, Dr. John W.	6312 Vine St.
Eckfeldt, Mrs. John W.	6312 Vine St.
Ellias, Mr. John	1523 N. Edgewood St.
Ellias, Mrs.	1523 N. Edgewood St.
Ellias, Miss Olga	1523 N. Edgewood St.
Escott, Mr. John W.	925 Flanders Road
Escott, Mrs. John W.	925 Flanders Road

F

Flounders, Mrs. Ellen	6110 Master St.
Flounders, Harry	6103 Master St.
Flounders, Richard	6112 Master St.
Flounders, Mr. Thomas	6110 Master St.

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Ogontz 1469

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Ogontz 1038 W

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Freeland, Miss Helene1418 N. Edgewood St.
Freeland, Percy1418 N. Edgewood St.
Free, Walter1351 N. Alden St.
Free, Mrs. Walter1351 N. Alden St.
Fisher, Mrs. I.Drexel Hill
Fisher, Mr. Wm.Drexel Hill
Freidhofer, Miss Grace38 So. Yewdell St.
Fuller, Miss Martha1725 N. 59th St.
Free, John1351 N. Alden St.
Free, Emily1351 N. Alden St.
Fox, Mrs. Joseph C.6155 Haverford Ave.
Fox, Joseph6155 Haverford Ave.
Friedhofer, Grace38 So. Yewdell St.
Friedhofer, Dora38 So. Yewdell St.

G

Garrett, William C.16 Grove Place, Penfield, Pa.
Garrett, Mrs. Marion V.16 Grove Place, Penfield Pa.
Geiger, Mr. F.1623 N. 59th St.
Geiger, Mrs. E. Stella1623 N. 59th St.
Gilday, Mr. William A.5788 Hunter St.
Gilday, Mrs. William A.5788 Hunter St.
Graham, Miss Mary872 Wynnewood Road
Graham, Miss Elizabeth872 Wynnewood Road
Graham, Miss Emily M.872 Wynnewood Road
Graham, Miss Ada W.872 Wynnewood Road
Greef, Fred1524 N. 62nd St.
Greef, Mildred1524 N. 62nd St.

H

Hagerty, John6554 Haverford St.
Hagerty, Mrs. E. J.6554 Haverford Ave.
Haines, Robert W.1508 N. 61st St.
Haines, Mrs. Lottie1508 N. 61st St.
Hagerman, Miss Ruth5811 Haverford Ave.
Hagerman, Miss Alice5811 Haverford Ave.
Hamilton, Miss Esther6032 Media St.
Herbert, Harry2082 N. 62nd St.
Herbert, Mrs. Essie2082 N. 62nd St.
Hevela, Mrs. JennieHighland Park, Pa.
Hevela, GenevieveHighland Park, Pa.
Higgs, Mrs. J. O.Springfield Ave., Upper Darby, Pa.
Higgs, MargaretSpringfield Ave., Upper Darby, Pa.
Higgs, BerthaSpringfield Ave., Upper Darby, Pa.

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Hole, Charles T. 230 N. 62nd St.
Hole, Mrs. Charles T. 230 N. 62nd St.
Hole, Miss H. Dorothy 230 N. 62nd St.
Hatton, Mrs. 1521 N. Edgewood St.
Hagerman, Mrs. Alice 5811 Haverford Ave.
Halberstadt, Mrs. Sallie 1502 N. Felton St.
Hawkins, Frederick 954 N. 66th St.
Hawkins, Miss Alice 954 N. 66th St.
Hawkins, Miss Elizabeth 954 N. 66th St.
Harrison, Theodore 6146 Haverford Ave.
Hess, Clarence 515 N. Hobart St.
Hoffman, Mrs. Gertrude 1425 N. 61st St.
Heacock, Mrs. 1500 N. 61st St.
Heacock, Josephine 1500 N. 61st St.
Heacock, Eleanor 1500 N. 61st St.
Heacock, Elizabeth 1500 N. 61st St.
Hubbard, Mrs. Faber 1656 N. Robinson St.
Holly, Mrs. 851 Wynnewood Road

J

Jarvis, Frederick 5908 Master St.
Jarvis, Mrs. Frederick 5908 Master St.
Jarvis, F. Wayne 5908 Master St.
Jarvis, Jose 5908 Master St.
Johnson, Mrs. Emily 6608 Leeds St.
Johnson, Miss Irene 6608 Leeds St.
Joergerson, John 6026 Media St.

K

Kennedy, Joseph 1523 N. 60th St.
Kennedy, Miss Rebecca J. 1523 N. 60th St.
Kennedy, Miss Mildred R. 1523 N. 60th St.
Kimmey, Miss Margaret N. 812 Darby Road, Llanerch, Pa.
Knight, Mrs. Harriet 1408 N. 60th St.
Knight, Miss Rebecca 1408 N. 60th St.
Kuen, Mrs. H. R. 3227 Spencer Terrace
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L

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